Claims

[c1]   A method for providing a multiple-service card, the
method comprising the steps of:
receiving at a service partner an application for a multi-
ple-service card from a consumer, said application com-
prising fields which include credit card application infor-
mation for a particular credit card and service partner in-
formation, said service partner information related at
least in part to a private retailer transaction instrument
associated with the service partner establishment;
reviewing said application for fields which include service
partner information;
extracting said service partner information from said ap-
plication for a multiple-service card;
communicating said service partner information to a ser-
vice partner to determine if said service partner desires
to provide access into said service partner establishment
and to purchase goods and services from said service
partner using said particular credit card;
reviewing said application for fields which include credit
card application information;
extracting said credit card application information from
said application for a multiple-service card;

communicating said credit card application information to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer, initiating processing, statementing, billing, accounting, and servicing functions relating to said account and causing a multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services.

[c2] The method of claim 1 further comprising replacing a multiple-service card, wherein said replacing comprises:

a. requesting a card replacement administrator to create a replacement card;

b. in response to said request, said card replacement administrator communicating with a card service engine;

c. said card service engine communicating account information to a card generator;

d. said card generator communicating account information to the service partner; and

e. said service partner communicating account information to the card replacement administrator.

[c3] The method of claim 1 further comprising canceling a service partner private retailer transaction instrument, wherein said canceling comprises:

a. transmitting a file comprising indicia of an account to be canceled,

b. producing a cancellation report, and

c. producing a balancing report.

[c4] The method of claim 1 further comprising canceling a primary party account, wherein said canceling comprises:

a. transmitting a file comprising indicia of an account to be canceled,

b. producing a cancellation report, and

c. producing a balancing report.

[c5] The method of claim 1 further comprising transferring an account to a second service partner, wherein said transferring comprises:

a. transmitting a file comprising indicia of a service partner account,

b. producing a transferring account report, and

c. producing a balancing report.

[c6] A multiple-service card associated with a service partner, a primary party and a holder, the card comprising:

a first side and a second side,

the first side having first indicia associated with said primary party,

the second side having second indicia associated with said service partner,

wherein said multiple service card is obtained by:

receiving at a service partner an application for a multiple-service card from a consumer, said application comprising fields which include credit card application information for a particular credit card and service partner information, said service partner information related at least in part to a private retailer transaction instrument associated with the service partner establishment;

reviewing said application for fields which include service partner information;

extracting said service partner information from said application for a multiple-service card;

communicating said service partner information to a service partner to determine if said service partner desires to provide access into said service partner establishment and to purchase goods and services from said service partner using said particular credit card;

reviewing said application for fields which include credit card application information;

extracting said credit card application information from said application for a multiple-service card;

communicating said credit card application information

to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer, initiating processing, statementing, billing, accounting, and servicing functions relating to said account and causing a multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services.

[c7] The multiple-service card of claim 6, said first indicia including an account number, a name of the holder, and an expiration date.

[c8] The multiple-service card of claim 6, said second indicia including a service partner information.

[c9] The multiple-service card of claim 6, said second indicia including at least one of a magnetic stripe that accesses an account information, signature block, customer service number, private retailer transaction instrument and an image of the card holder.

[c10] The method of claim 1, further comprising calculating and issuing a rebate on said credit card, wherein said re-

bate is based upon purchasing products and services at said service partner.

[c11] The method of claim 1, further comprising assigning a product control number to said application.

[c12] A method for facilitating the management of a plurality of data sets on a transaction instrument, the method comprising the steps of:

facilitating enrollment of a first data set owner associated with an open transaction instrument and a second data set owner associated with a private retailer transaction instrument in multiple transaction accounts on a transaction instrument program;

facilitating adding to a database, a first data set of a first format at the transaction instrument, wherein said first data set is owned by said first data set owner;

facilitating adding to a database, a second data set of a second format at the transaction instrument, wherein said second data set is owned by said second data set owner, wherein said first owner is distinct from said second owner, and said first format is different from said second format,

wherein said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format; and

facilitating modifying at least one of said first and sec-

ond data set on said database.

[c13] A method of claim 12, wherein said database is a remote database remote from said transaction instrument.

[c14] A method of claim 12, wherein said database is a RF transaction instrument database.

[c15] The method of claim 12, wherein said first data set is added before issuance of the financial transaction instrument by an issuer, and wherein said second data set is added after issuance of the financial transaction instrument.

[c16] The method of claim 12, further comprising facilitating the adding of a first condition header to at least one of said first and second data sets, said header added independent of said first or second format.

[c17] The method of claim 16, further comprising facilitating the modification of at least one of said first and second data sets in accordance with said condition header.

[c18] The method of claim 17, further comprising the step of facilitating the deleting of said second data set in accordance with said condition header.

[c19] The method of claim 16, further comprising the step of facilitating the adding of a third data set to the financial

transaction instrument; wherein said third data set is stored, at least partially, in at least a portion of the data storage space that was used to store said second data set.

[c20]   The method of claim 12 further comprising facilitating the adding, by an interaction device, of a third data set of a third format to the financial transaction instrument, wherein said third data set is owned by said first owner.

[c21]   The method of claim 12, wherein said first and second data sets are each stored as a Block of Binary.

[c22]   The method of claim 18, further comprising the steps of: facilitating the updating of said first data set; and facilitating the deleting of said first data set from the financial transaction instrument.

[c23]   The method of claim 22, wherein said first data set is stored in a first memory area and wherein said first memory area is reusable by a third data set after said first data set is deleted from said first memory area.

[c24]   The method of claim 21, wherein said first and second block of binary are annotated with at least one status indicator for indicating the action to be taken with the block of binary.

[c25] The method of claim 24, wherein said updating and deleting of said first data set is accomplished without the involvement of an issuer of the financial transaction instrument and independent of any other data set owner.

[c26] A system for facilitating the management of a plurality of data sets stored on a RF operable transaction instrument, said transaction instrument comprising:

at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

said first data set associated with a first owner, wherein said first owner is associated with an open transaction instrument and said data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with a second owner, wherein said second owner is associated with a private retailer transaction instrument, and said data storage area configured to store said second data set in said second format independent of said first data set;

a remote database configured to store a exact duplicate representation of said first data storage area and said second data storage area; and

an interaction device configured to read and write data

to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said transaction instrument data base.

[c27] The system of claim 26 wherein at least one of said first and second data sets stored on said remote database is annotated with a condition header.

[c28] The system of claim 27 wherein at least one of said first and second data sets is modified on said remote database in accordance with said condition header.

[c29] The system of claim 27 wherein at least one of said first and second data sets is modified on said RF transaction database in accordance with said condition header.

[c30] The transaction instrument of claim 27, wherein said condition header is at least one of the following status conditions: loaded, initialized, ready, blocked, removable, and deleted.

[c31] The transaction instrument of claim 26, further comprising a first data storage area, wherein said first data storage area is configured to receive data of any format.

[c32] The transaction instrument of claim 26, wherein said

transaction instrument includes a radio frequency operable transponder.

[c33] A data management system comprising:

a transaction instrument associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first owner associated with an open transaction instrument and said second data set is owned by a second owner different from the first and said second data set is associated with a private retailer transaction instrument, and wherein said transaction instrument is configured to facilitate at least one of a first data set owner and a user of said transaction instrument in managing said first data set without involvement of an issuer of said transaction instrument;

a database configured to store said first and second data sets, said first data set having a format different from said second format, said database configured to store said first data set in accordance with said first format, and said database configured to store said second data sets in accordance with said second format; and

an interaction device configured to communicate with said financial transaction instrument and said database, said interaction device configured to receive said first and second data set and to provide said first and second

data to said transaction instrument.

[c34]   The system of claim 33, wherein said first and second data sets are managed via a self-service user interaction device.

[c35]   The system of claim 33, wherein said interaction device is configured to modify at least one of said first and second data sets, said modifying including at least one of the following management actions: adding, updating, and deleting said first data set.